

accident year i	payment delay j									
	0	1	2	3	4	...	j	...	$J-1$	$J=I-1$
1	<div> <div>observations $\mathcal{D}_I = \{C_{ij} : i+j \leq I\}$</div> <div>to be predicted $\mathcal{D}_I^c = \{C_{ij} : i+j > I\}$</div> </div>									
2										
\vdots										
\vdots										
\vdots										
i										
\vdots										
\vdots										
\vdots										
\vdots										
$I-2$										
$I-1$										
I										